

FIG. 1

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FIG. 2

Trending Out: Example

This example shows how grocery retailers have successfully exploited the trend toward dual-income families pressed for time.

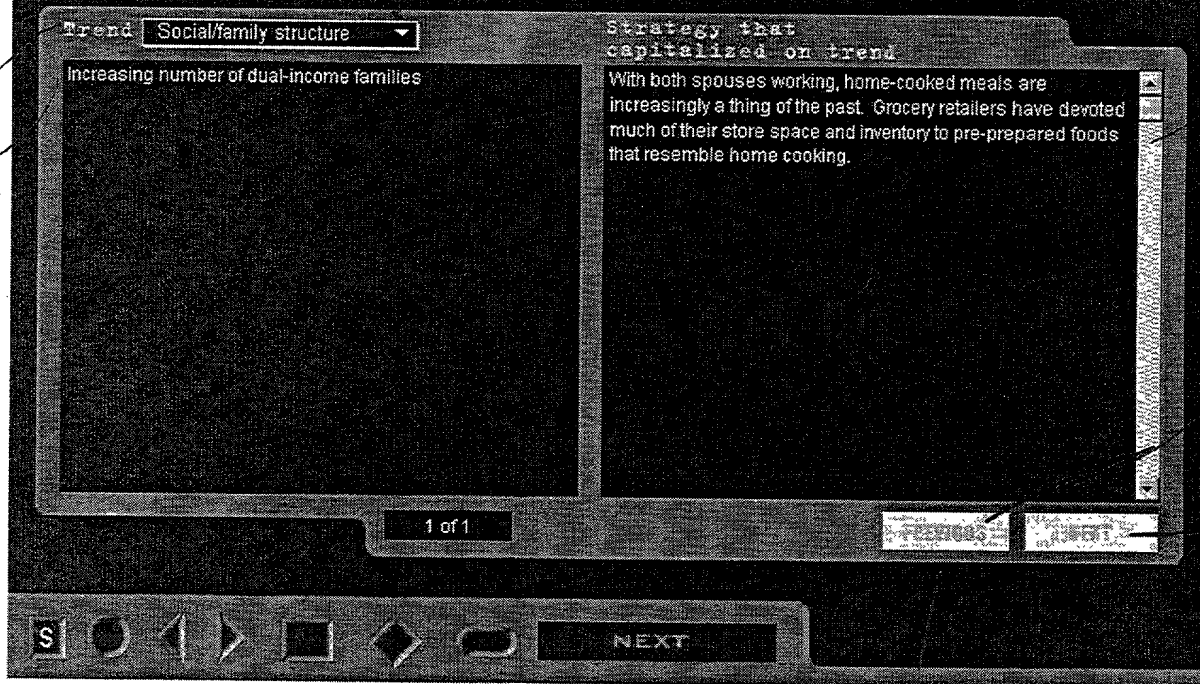


FIG. 3

Trending Out: Play It!

The left-hand side of the table presents you with both some macro-level trend categories - available from the drop-down menu - as well as some specific trends within those categories, available by clicking on the "Next" button at the bottom right-hand corner of the table. Describe a strategy that could capitalize on this trend and write it in the corresponding right-hand side of the table. We also encourage you to brainstorm additional trends that may be relevant for your company and to describe relevant strategies for those trends. To add your own trend, click on the "Add button."

Select a Trend category from the pulldown menu. Click next to navigate to the next Trend.

Trend	Strategy to capitalized on trend
Demographics Graying of population	

1 of 6

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FIG. 4A

Trending Out: Play It!

The left-hand side of the table presents you with both some macro-level trend categories - available from the drop-down menu - as well as some specific trends within those categories, available by clicking on the "Next" button at the bottom right-hand corner of the table. Describe a strategy that could capitalize on this trend and write it in the corresponding right-hand side of the table. We also encourage you to brainstorm additional trends that may be relevant for your company and to describe relevant strategies for those trends. To add your own trend, click on the "Add button."

Select a Trend category from the pulldown menu. Click next to navigate to the next Trend.

Trend	Strategy to capitalize on trend
Demographics	
Graying	
Demographics	
Environment/ecology	
Lifestyle	
Worklife/environment	
Media/information	
Family/social structure	
Political systems	
Education	
Mobility	
Medicine/health	
Values/ideology	
Business	
Economics	
Technology	

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FIG. 4B

Trending Out: Play It!

The left-hand side of the table presents you with both some macro-level trend categories - available from the drop-down menu - as well as some specific trends within those categories, available by clicking on the "Next" button at the bottom right-hand corner of the table. Describe a strategy that could capitalize on this trend and write it in the corresponding right-hand side of the table. We also encourage you to brainstorm additional trends that may be relevant for your company and to describe relevant strategies for those trends. To add your own trend, click on the "Add button."

Select a Trend category from the pull-down menu. Click next to navigate to the next Trend.

Trend	Strategy to capitalized on trend
Demographics Graying of population	Offer CDs (Certificates of Deposit) with staggered maturity dates and different interest rates on different portions of the amount invested, i.e., \$250,000 principal, with \$25,000 paid out every year -- first \$25,000 matures in one year at 5% interest; second \$25,000 matures in two years at 5.05%, etc. All interest paid back into the CD accrues at the highest interest rate in the different bands.

1 of 8

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5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

NEXT

FIG. 4C

Trending Out: Play It!

The left-hand side of the table presents you with both some macro-level trend categories - available from the drop-down menu - as well as some specific trends within those categories, available by clicking on the "Next" button at the bottom right-hand corner of the table. Describe a strategy that could capitalize on this trend and write it in the corresponding right-hand side of the table. We also encourage you to brainstorm additional trends that may be relevant for your company and to describe relevant strategies for those trends. To add your own trend, click on the "Add button."

Select a Trend category from the pulldown menu. Click next to navigate to the next Trend.

Trend Worklife/environment	Strategy to capitalized on trend
Longer working hours	Set up worksite banking offices at major corporations and professional services firms to enable high-income, high-margin customers to transact banking business during working hours conveniently, and enable the bank to more effectively cross-sell banking products to these customers.

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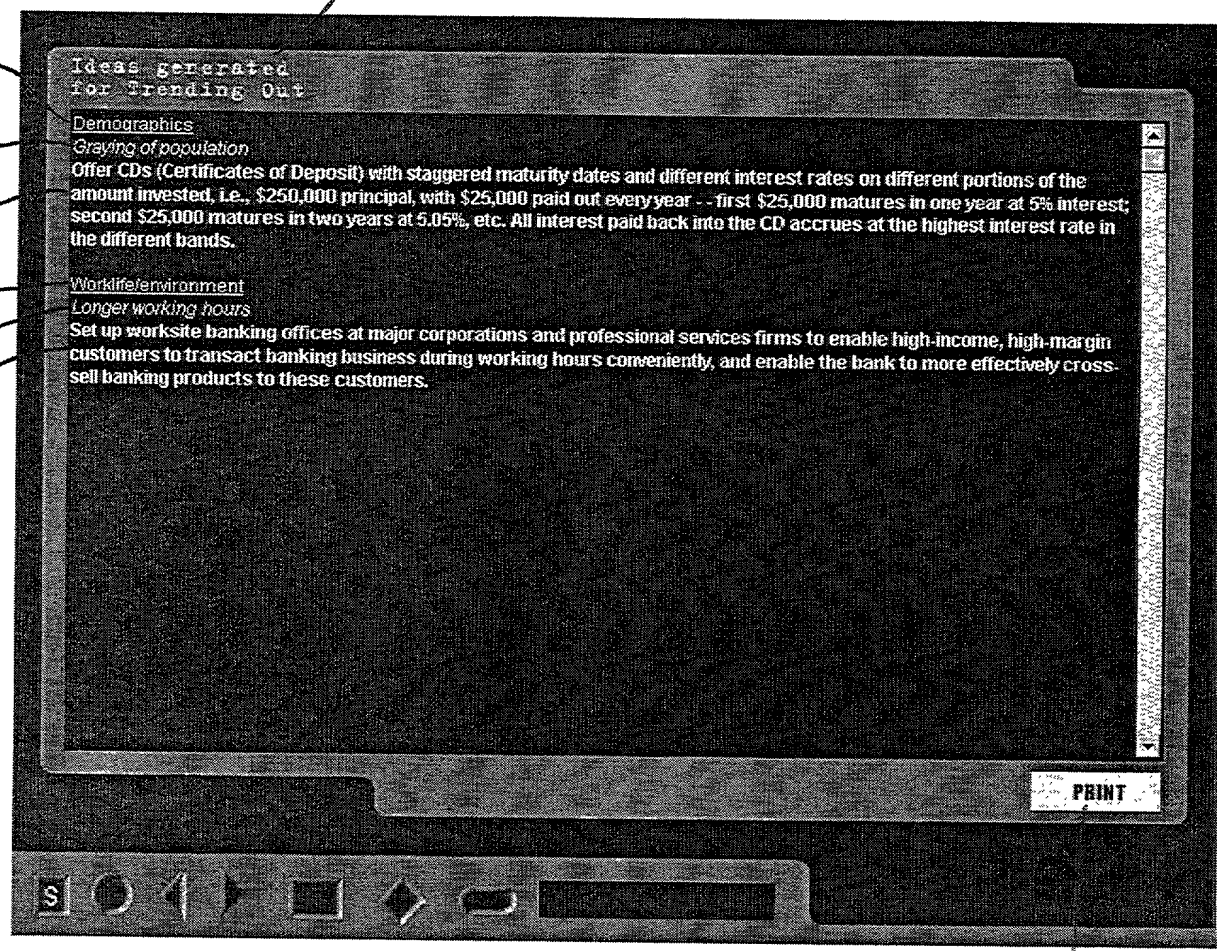
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FIG. 5



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FIG. 5

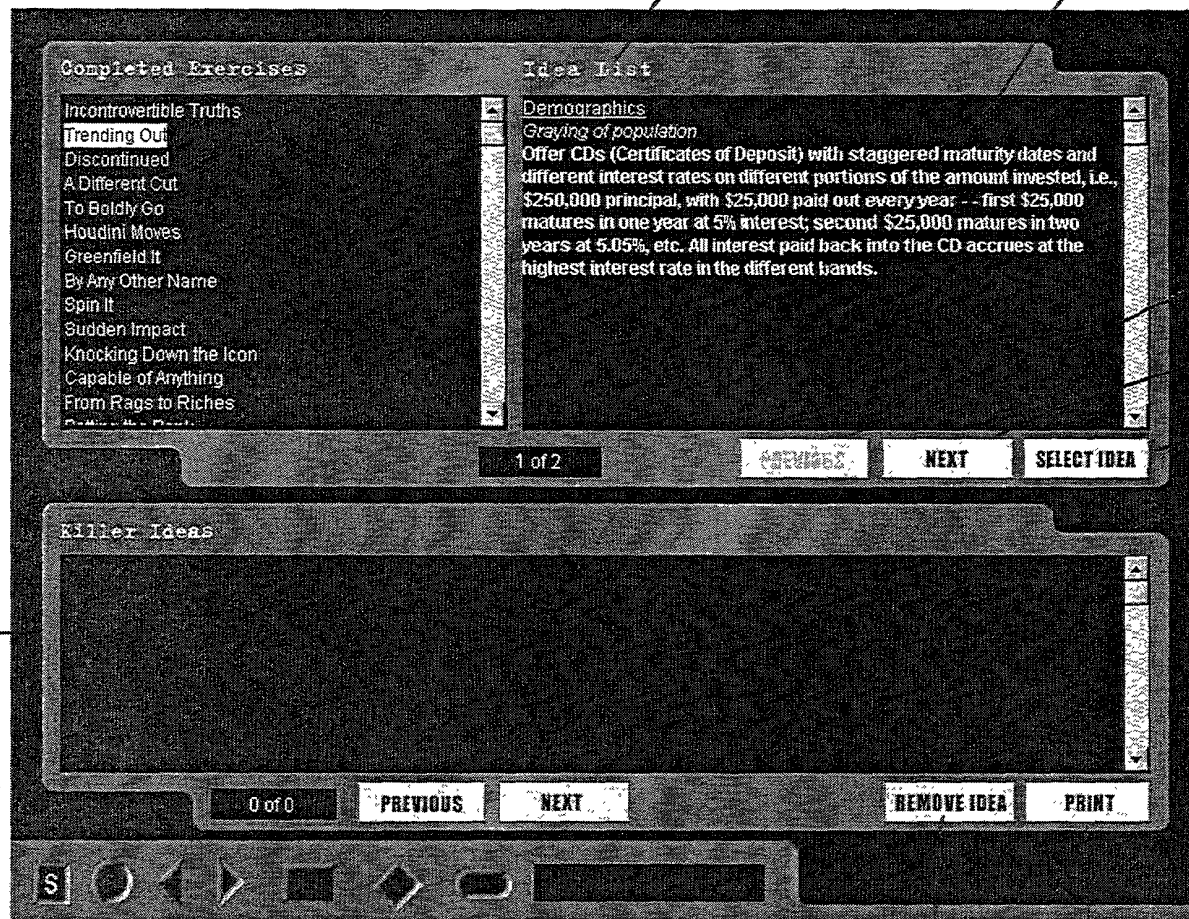


FIG. 6

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Killer Ideas**Demographics***Graying of population*

Offer CDs (Certificates of Deposit) with staggered maturity dates and different interest rates on different portions of the amount invested, i.e., \$250,000 principal, with \$25,000 paid out every year -- first \$25,000 matures in one year at 5% interest; second \$25,000 matures in two years at 5.95%, etc. All interest paid back into the CD accrues at the highest interest rate in the

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Evaluate your killer idea

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Give your idea a compelling name

CDs (Certificates of Deposit) come of age

Economic model

The bank earns greater volume on interest spread by attracting larger amounts of highly liquid savings funds -- locked up for multiple years -- and lending those funds back out at higher rates in the form of auto loans, mortgages.

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Brief description of the idea

Incent customers to keep large accounts in CDs they would otherwise transfer to brokerage, mutual fund, or other savings and investment products by offering superior return rates the longer the money is kept in the account

Value proposition to customers

Customers get the security of fixed, competitive rates of return coupled with the ability to liquidate their accounts at only moderate penalties.

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Target market

Dis-saving segments of the population, e.g., 50+ "silver community" that wants the security of fixed rates of return while recognizing that traditional savings vehicles like savings accounts or T-Bills fail to offer competitive interest rates.

Competitive Advantage

Long-term, staggered maturity rates for aggregate CD accounts will lock-in the customers to the bank for longer periods of time, significantly reducing the threat of losing customers to competitors.

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FIG. 7

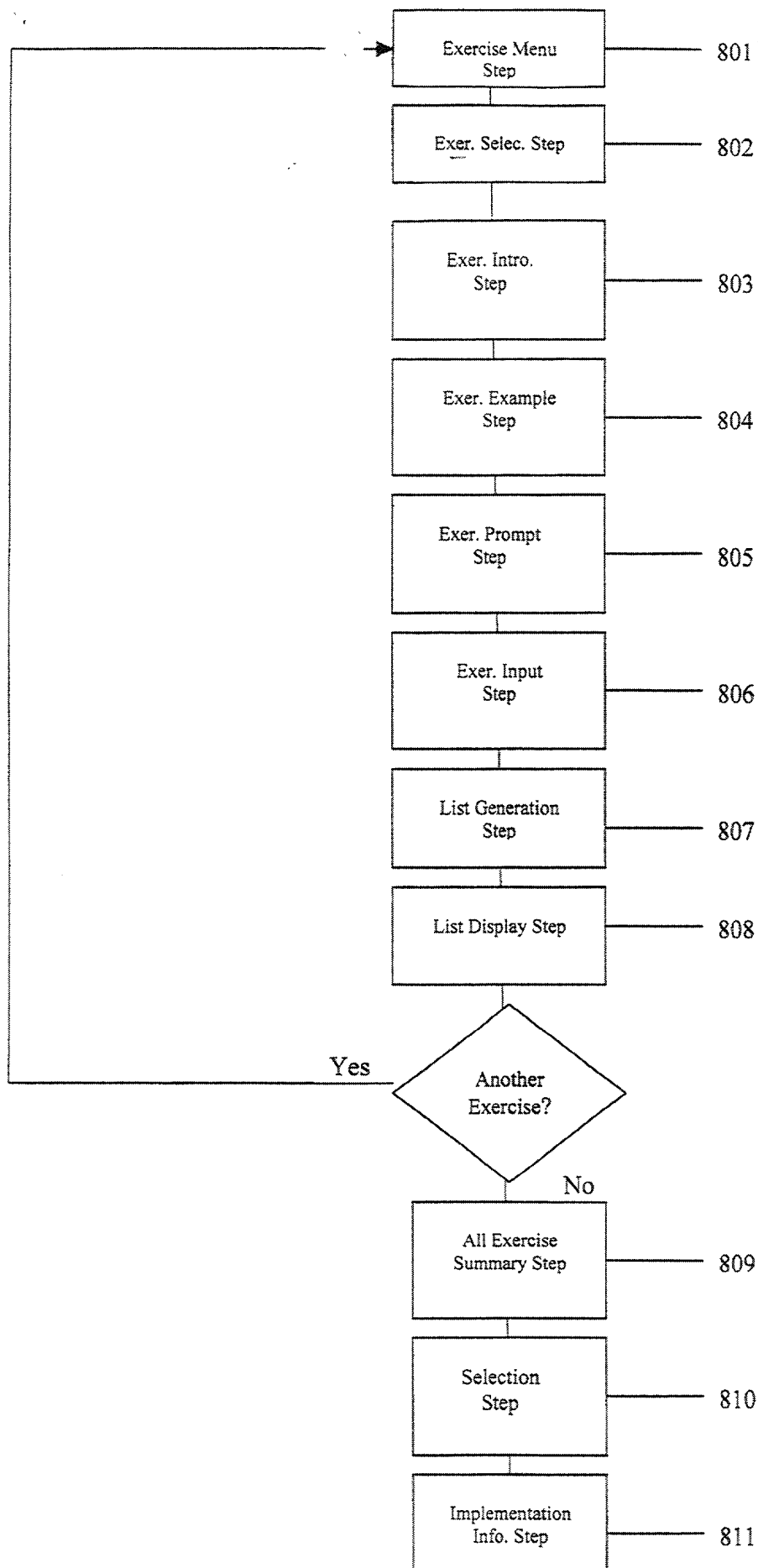


FIG. 8

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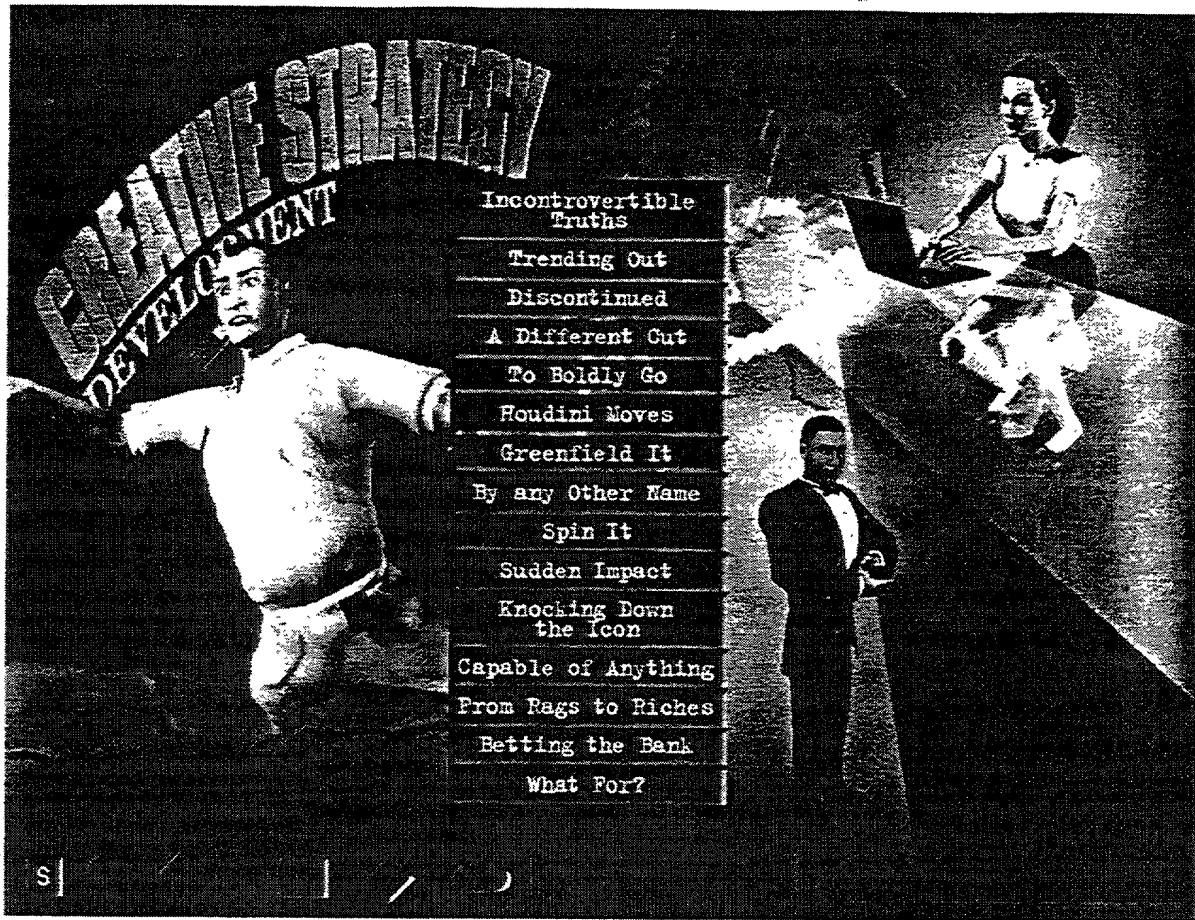


FIG. 9

FIG. 10

